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Certificate of Authorization No. E-00001307

February 22, 2006

Mr. John Polansky
State Farm Insurance Company
P.O. Box 6759
D'Iberville, MS 39504

Re: Claim No: 24Z451483
Insured: Kevin and Wendy Gaspard
Subject: Report of Findings
RCG File No: 5221279

EXHIBIT C

Dear Mr. Polansky:

Mr. Kevin and Mrs. Wendy Gaspard reported that their single family dwelling was destroyed on August 29, 2005 by Hurricane Katrina. The single family dwelling was located at 248 Akoko Street in Diamondhead, Mississippi.

Rimkus Consulting Group, Inc. was retained by State Farm Insurance Company to evaluate the reported damage to the single family dwelling. We were specifically asked to determine structural damage caused by the hurricane winds verses structural damage caused by the associated storm surge and waves. Mr. James Overstreet P.E. performed our visual inspection of the property on Wednesday November 2, 2005. Weather data used during our evaluation was obtained from Compu-Weather, Inc. the National Oceanic and Atmospheric Administration (NOAA).

CONCLUSIONS

The following conclusions were made after our site visit and a review of the field notes and photographs. Our opinions are as follows:

1. The residence was destroyed as a result of the rising waters and wave action associated with the storm surge.
2. The wind forces were sufficient to cause damage to the non-structural elements and other appurtenances associated with the residence. However, a determination as to whether any wind related damage occurred or when it occurred in relation to the ultimate destruction by the storm surge could not be made due to the level of devastation of the residence.

INTRODUCTION

Hurricane Katrina was one of the strongest storms to impact the coast of the United States during the last 100 years. After crossing South Florida and entering the Gulf of Mexico, Katrina began to strengthen reaching category five (5) strength hurricane and on August 28, 2005, about 250 miles south-southeast of the mouth of the Mississippi River, Katrina's winds reached their peak intensity of 175 miles per hour (mph) winds and the pressure fell to 902 mb.

According to published weather data, the highest wind gusts measured along the Mississippi coast on August 29, 2005, were 90 mph at a Keesler AFB in Biloxi, 63 mph in Gulfport and 50 mph at Pascagoula. Winds as high as 125 mph likely occurred near the point of landfall near the Louisiana/Mississippi border and winds likely in excess of 100 mph occurred along the entire Mississippi coast. Preliminary data from NOAA estimated winds in the Gulfport area to be 100 to 130 mph.

Following the wind forces, a storm surge from the hurricane produced wide-spread flooding. Along the Mississippi coast, there were reported storm surges of 11.27 feet at Green Pass, 12.16 feet at Pascagoula, 26 feet at the Biloxi River at Wortham and a report of 30 feet above sea level in Hancock County.

OBSERVATIONS

The property appeared to have been a single story wood framed dwelling. The exterior walls were covered with brick and vinyl. The roof was reported covered with shingles. The foundation was concrete slab-on-grade. For purposes of this report, the front of the residence was referenced to face SSW or 210 degree heading.

During the course of our site visit, we observed the following:

- On the Gaspard property, a large number of trees were snapped and broken. The tree's were pointed due west. See Exhibit/Photo Number 10.
- All homes on this part of Akoko Street in Diamondhead were destroyed leaving only the slabs.
- There were debris scrapes in the trees in that part of Diamondhead at approximately 20 feet above the ground.

ANALYSIS

The Gaspard residence was destroyed as a result of the rising waters associated with the storm surge. The exact level of the water at this location could not be determined specifically, however, tree scaring and the level of damage to property in the area indicates the water depth possibly reached the 20 foot range. This depth of surge,

associated with wave action, would be sufficient to cause significant damage. Additionally, the residence was in close proximity to the Gulf of Mexico and in an area where the damage to most of the structures was extensive. While wind damage ahead of the storm surge may have occurred, the level of destruction prevented any determination of this kind of possible damage.

Wind related damage may have occurred to the non-structural components of the residence such as the roofing, siding, soffets and fascia. Additionally, window and screen damage may have occurred. However, as indicated previously, the rising water and wave action of storm surge left little remains of the structure and without knowledge of the construction details of the residence, a specific determination of possible wind related damage was not possible. Building design, building orientation, construction materials and construction quality all are factors in determining the potential for wind related damage to a structure. These details were not available for this residence therefore, a specific determination of potential wind related damage prior to the ultimate destruction of this residence must be inferred from observations to other structures located in the area. Non catastrophic wind related damage was observed to structures in the area.

This report was prepared for the exclusive use of State Farm Insurance Company, and was not intended for any other purpose. Our report was based on information made available to us at the time. Should additional information become available, we reserve the right to determine the impact, if any, the new information may have on our opinions and conclusions and to revise our opinions and conclusions if necessary and warranted. Photographs taken during our work are retained in our files and are available to you upon request. This report was prepared for our client's use, and we disavow any liability for use by others.

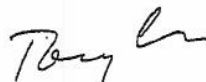
Thank you for allowing us to provide this service. If you have any questions or need additional assistance, please call.

Sincerely,

RIMKUS CONSULTING GROUP, INC.



James Overstreet
Consultant



Tony R. Clark P.E.
Mississippi Reg. Eng. No. 12237
Consultant



Attachments: Photographs